

| | | | |
|-----------------------------------|---------------------------------------|-----------------------------------------------------------------|-------------|
| Notice of References Cited | Application/Control No. 09/893,633 | Applicant(s)/Patent Under Reexamination PAYNE, RICHARD C. | |
| | Examiner CLEMENT B. GRAHAM | Art Unit 3692 | Page 1 of 1 |

U.S. PATENT DOCUMENTS

| * | | Document Number Country Code-Number-Kind Code | Date MM-YYYY | Name | Classification |
|---|---|--------------------------------------------------|-----------------|------|----------------|
| | A | US- | | | |
| | B | US- | | | |
| | C | US- | | | |
| | D | US- | | | |
| | E | US- | | | |
| | F | US- | | | |
| | G | US- | | | |
| | H | US- | | | |
| | I | US- | | | |
| | J | US- | | | |
| | K | US- | | | |
| | L | US- | | | |
| | M | US- | | | |

FOREIGN PATENT DOCUMENTS

| * | | Document Number Country Code-Number-Kind Code | Date MM-YYYY | Country | Name | Classification |
|---|---|--------------------------------------------------|-----------------|---------|------|----------------|
| | N | | | | | |
| | O | | | | | |
| | P | | | | | |
| | Q | | | | | |
| | R | | | | | |
| | S | | | | | |
| | T | | | | | |

NON-PATENT DOCUMENTS

| * | | Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages) |
|---|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | U | Insurance investment performance: The need for total return Huang, Susan S, King, Donald A. Journal of the American Society of CLU & ChFC. Bryn Mawr: May 1995. Vol. 49, Iss. 3; pg. 86, 5 pgs |
| | V | |
| | W | |
| | X | |

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.